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"Summer Resorts on Long Island," a book of hotels and boarding houses, and "Long Island Illustrated" free on application at L. I. R. R. ticket offices-120 Broadway, 95 Fifth Ave., 613 Sixth Ave., 574 Colum bus Ave. and 51 West 125th St., N. V. City; mailed upon receipt of postage 4 cents for "Summer Resorts," and 8 cents for "Long Island," by H. M. SMITH, Gen'l Pass'r Agent, L. I. R. R., 263 Fifth Ave., N. Y. City.

Long Beach, L. I., New York. Come Down and See the Change \$150,000 MIMPROVEMENTS Lighted by Electricity Throughout.

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DEALERS IN COMMON HONESTY

SURETY BOND COMPANIES HAVE PAITH IN MEN.

Militons Risked on the Theory That 999 Men Out of 1,000 Will Not Steat-But Those Was Do Are Relentlessly Punished-Ones Lively to Be Honest.

If the militant muck rakers would kindly turn their attention to a certain line of business which seems to have escaped their notice they would discover something which would make them, or at least us, feel very much happier.

A business which not only believes in the honesty of the average man but actually banks on it, deals in it, finds it a veritable gold mine, is a cheerful object of contemplation in these parlous times. Such a business is that of the surety bond com-A representative of Moody's Magazine

asked the president of one of these com-panies if the millions invested in it were not "risked on the assumption that most men are honest." To which question came the following answer, the same being recom-mended to the notice of the muck rakers: "Do not say that we 'risk' our capital 'There is no risk. Change the word 'assumpton' to the word 'knowledge.' We know that most men are honest. We have proved that idea. We are simply merchants. We buy honesty, and sell it—at a profit.

chants. We buy honesty, and sell it—at a profit.

"We hand any man who handles money, guarantusing the owners of the money against loss arough the possible dishonesty of its handler. We charge from one-quarter of 1 per cent, to one-half of 1 per cent, of the amount of the bond. Think of the olds against us. No gambler in his senses would take such odds.

"And we are not gamblers, but business men, operating a sure thing. We absolutely the that we are on the safe side; we know that 999 men out of 1,000 are honest. Of course, not all the surety bond companies succeed; not all can make profits. This, however, is because they are not properly managed. The business itself is built on bedrock—unalterable human honesty."

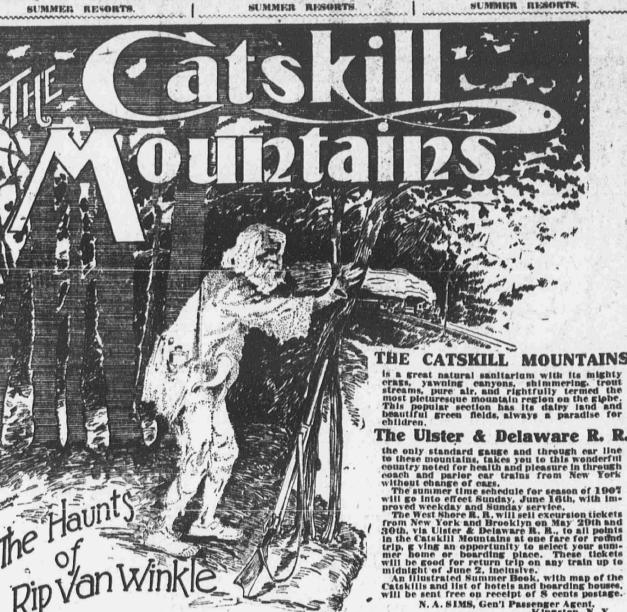
And yet, as the headlines of the newspapers show, dishonesty is rampant—or seems to be so. Every day men run away with or divert to their own uses the money of others. But ours is a biggish country and there are millions of men and women in places of trust who do not steal. The honest, stable folk supply no sensational stories.

It is that one defaulter out of a thousand

It is that one defaulter out of a thousand honest money handlers of whom we hear. The bondsman, or the bond company, pays the penalty for guaranteeing the one out of a thousand defaulter. Then the surety bond company pays out some more money on his account—getting him into jail. Meanwhile it derives sure profits and amp'e dividends from the rock ribbed honesty

of the 999.

Broadly speaking, married men are better risks than single men. They are more settled and have a greater sense of responsibility. On the other hand there are sometimes disadvantages; as, for instance, too many children or an extravagant wife or an expensive invalid in the household.



Shelter Island.



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Manhauset Manor, Shelter Island, N. Y. 500: a high-class modern hotel, refined and exclusive; golf, tennis, riding, driving, motoring, boating, bathing, fishing. For rates and booklet address 21 thion Square, N. Y. Tel. 1277 Stuywesant, J. J. LANNIN CO., Props. Also props. Hotel Gramatan, Bronaville, N. Y., and Garden City Hotel, Garden City, L. I.



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FAIRVIEW HOUSE CHATHAM, MORRIS CO., N. J. Over 7 acres lawns and garden; 195. Booket, J. E. BEERBOWER.

It seems to make little difference to the surety companies whether you are a college man or not. But if you have been an athlete at college it is a point in your favor. Your physical condition, your stamins is apt to be good, which decidedly helps in the preservation of moral strength.

Government employees—Federal, State, county or city officials—are not as safe risks as the employees of neighbor experiences.

county or city officials—are not as safe risks as the employees of private concerns or individuals. The trouble is that so many public officers are place hunters, spoilsmen, politicians seeking to feather their own nests rather than to be faithful to their obligations.

If you are a foreign born citizen the fact in itself is not against you. But if your family and friends are living abroad; if you have struck no roots into this soil by marriage or by having your family here, then it may be that some day hopesickness may come to you and drive you back to your own land—with somebody cise's money.

cise's money.

Countryman or city man all's one to the surety people, provided that in either the surety people, provided that in either case your environment, your friends, family, your standing in your little world are good. Suppose, however, that you live near a racetrack, where the bacillus of temptation to bet is in the air-or in a poolroom neighborhood. Then the surety people consider that fact in your disfavor.

While the surety companies emphatically declare that most of their clients are honest, they neglect no precaution to keep them

they neglect no precaution to keep them honest and they never forego the punishment of those who go wrong, except in rare cases. By the relentless manner in which defaulters are bunted down they impress upon the money handlers that no coins must stick to their fingers.

The companies will grimly spend and the property of the companies will grimly spend and the property of the companies will grimly spend and the property of the

coins must stick to their fingers.

The companies will grimly spend an amount far in excess of the bond they have to make good in order to bring the defaulter to the bar of justice. The president of one company showed me the documents in a case just then finished. A ticket seller in the employment of a railroad had absconded. The company had to pay a bond of \$1.000. The company's detective—or inspector—had run down the man, and the cost of the job was just \$4,200.

detective—or inspector—had run down the man, and the cost of the job was just \$4,200.

All the surety companies maintain large staffs of expert man hunters. Sometimes the chase will go on for years, but seldom a the surety company defeated.

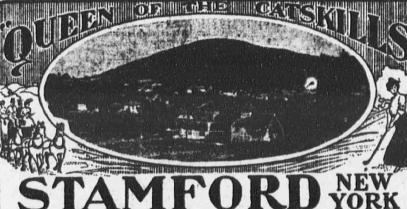
The defaulter may grow careless or trust that time has buried the memory of his crime, but the surety company never forgets, never gives over the hunt. If at the end of a year, say, a defaulter has not been captured, and the chase is seemingly at an end, the papers in the case are filed away, marked to be brought forward again at the end of three or six months. The hunt begins again. If it again fails it is again put by for another period, and then resumed. It is never abandoned.

The whole continent of North America is covered with a network of the surety companies and their agents and detectives, although even yet the bulk of the bonding business is done by individuals. The companies are rapidly absorbing it, however.

The work of the companies has also done The work of the companies has also done good in other directions than in insuring the honesty of money handlers. By refusing to bond men for large concerns where the companies considered the wages paid did not give the money handlers sufficient to live on without pressing temp tations to steal, the surety companies have very often forced up the wages of thousands of men. They have also bettered methods of bookkeeping and of safeguarding funds by their recommendations to business houses and to State and city officials.

Catskill Mountains

N. A. SIMS, Gen'l Passenger Agent, Kingston, N. Y.



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and New York to all points in this popular Summer resort.

The Summer time schedule for season of 1907 will go in effect Sunday, June 16th, with improved weekday and Sunday service.

The "Catskill Mountain Liffinied," composed exclusively of parlor cars with observation car, leaving New York on weekdays at 10 o'clock A. M., lea a popular feature of the service.

The West Shore R. R. will sell excursion tickets from New York and Brooklyn on May 29th and 20th, via Ulster & Delaware R. R., to all points in the Catskill Mountains, at one fare for round trip, giving an opportunity to select your Summer home or towarding place. These tickets will be good for return trip on any train up to midnight of June 2d, inclusive. inclusive.

An illustrated Summer Book with map of the Catskills and list of hotels and boarding houses, will be sent free on receipt of 8 cents postage.

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